

**Table 4. Median Income Adjusted by Household Size**

| Number of Persons:   | 1        | 2        | 3        | 4        | 5        | 6        |
|----------------------|----------|----------|----------|----------|----------|----------|
| Median Income:       | \$50,000 | \$57,100 | \$64,250 | \$71,400 | \$77,100 | \$82,800 |
| % of 4 Person Income | 70%      | 80%      | 90%      | 100%     | 108%     | 116%     |

Table 5, below, shows the *maximum* income that households of various sizes may have in order to be included in a certain income category (such as “low income” or “moderate income”). The City uses these income limits for setting the eligibility of renters and buyers under its affordable housing programs.

For very-low income and low income households, the income limits were provided by HUD, as discussed in section C above.

For the remaining income categories, the maximum incomes were calculated using Table 4 together with the percentage that is the upper end of the income range for each category. For example, the maximum income for a three person household to be in the moderate income category would be:  $(\$64,250 \times 120\%) = \$77,100$  (rounded to the nearest \$50).

**Table 5. Maximum Incomes for Various Income Categories  
Based on the AMI published in May, 2010**

| Category     | Range of % of Median | Number of Persons in the Household |         |         |         |         |         |
|--------------|----------------------|------------------------------------|---------|---------|---------|---------|---------|
|              |                      | 1                                  | 2       | 3       | 4       | 5       | 6       |
| Very-Low     | Set by HUD           | 25,900                             | 29,600  | 33,300  | 37,000  | 40,000  | 42,950  |
| Low          | Set by HUD           | 41,450                             | 47,400  | 53,300  | 59,200  | 63,950  | 68,700  |
| Moderate     | Up to 120%           | 60,000                             | 68,500  | 77,100  | 85,700  | 92,500  | 99,350  |
| Middle       | Up to 160%           | 80,000                             | 91,350  | 102,800 | 114,250 | 123,350 | 132,500 |
| Upper-middle | Up to 200%           | 100,000                            | 114,200 | 128,500 | 142,800 | 154,200 | 165,600 |

Income includes not only wages or salaries of all adult household members, but also earnings on assets such as stocks and bank accounts and real property held by the household. It should be noted that the City specifies that purchasers of affordable units may not have an ownership interest in any other residential real property.